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To: Heads of All Fire Departments

From: Derryl Dion, Research Analyst/MFIRS Manager

Date: December 13, 2016 (Original Memo 1/9/08)

Subject: Estimating Fire Dollar Loss Guidelines for MFIRS

Estimated Dollar Loss

When a fire occurs, something is usually damaged or destroyed. This field tracks the rough **estimation** of the loss in terms of the cost of replacing the damaged property and/or contents. This **estimation** includes the amount of dollar loss caused by fire, water, smoke and overhaul. The key term here is **estimate**. Many departments are leaving this field blank or defaulting it to zero or none. In some cases such as a confined stovetop fire where the pot or pan is not damaged, this is the correct way to complete the report. However in the majority of incidents such as a room and contents fire, an involved structure fire, a motor vehicle fire even if the structure or vehicle was abandoned, an estimate or rough guess must be made as to the monetary value of the property at the time of the fire. Even in the case of outside fires such as a mailbox fire or a cultivated vegetation or crop fire, damage exists and a guess at the replacement value is required. There is no minimum limit for this requirement.

As for guidelines as to how to estimate the loss:

1. For structure fires, use the assessed value of the property or the insurance company's replacement cost value of the damages. Another good resource is www.zillow.com. This website gives a market rate estimate of the property. If the structure is not totally destroyed, just estimate what percentage of the structure was damaged and multiply that by the estimated value for your dollar loss.
2. For motor vehicle fires, use the Kelly Blue Book value. This information is available on-line at www.kbb.com.
3. For anything else you may use the pricing of similar items, such as appliances, mailboxes or furniture; the owner's estimation; or your best logical guess to determine the dollar amount.

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Remember it is only an estimate for statistical purposes that are used to illustrate the magnitude of the fire problem in not only your community but also the Commonwealth and the nation. It has no bearing on the insurance adjustment (if any).

Need for Updated Reports

Departments need to submit updated MFIRS reports once investigators have completed their investigations. Whether your SOG's allow the fire investigator, the chief, deputy chief, or officer in command, to do this, the MFIRS report needs to be updated and then resubmitted (the next time you submit incident reports) when anything new is discovered or an investigation is completed. This needs to be done even if your fire investigators are using another system other than MFIRS for their investigative reports. If you are working with outside investigators such as troopers from the OSFM's Fire Investigation Unit, it is your responsibility to contact them and inquire as to their results and update your MFIRS report accordingly. This is especially true for fatal or large loss fires.

FATAL OR LARGE LOSS FIRES

If you have a fire or explosion with a **fatality** or **large loss (>\$1,000,000)**, please forward a paper copy of the MFIRS report with a completed Remarks section to Derryl Dion within 2 business days. The report should include the Basic, Fire, Civilian Fire &/or Fire Service Casualty Module(s), and Structure Fire Module (needed for all structure fires). This most likely will be a preliminary report and you can file the complete report at a later date unless otherwise noted. Every effort should be taken to make sure that these reports are as complete as they can be given all of the information available at the end of your investigation.

If one of the state troopers from OSFM's Fire Investigation Unit (FIU) was involved with the investigation, please contact them periodically to see what they are reporting as their conclusions in their report. FIU reports are separate from your MFIRS reports, and using the Team concept both reports should reflect the same conclusions.